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PATENT & TRADEMARK OFFICE

I hereby certify that this correspondence is being deposited with the U.S. Postal Service as Express Mail, Airbill No. EV 059558655 US, in an envelope addressed to: Box Non-Fee Amendment, Commissioner for Patents, Washington, DC 20231, on the date shown below.

Dated: April 9, 2003 Signature: Steven S. Rubin

Docket No.: J2167.0105/P105

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Lloyd Adams, et al

Application No.: 09/366,135 Group Art Unit: 3628

Filed: August 2, 1999 Examiner: S. Chencinski

For: NETWORK BASED FINANCIAL TRANSACTION PROCESSING SYSTEM

RECEIVED
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GROUP 3600

AMENDMENT/SUBMISSION

Box Non-Fee Amendment
Commissioner for Patents
Washington, DC 20231

Dear Sir:

This is a response to the Office Action mailed October 9, 2002 in the above-identified application. Reconsideration of the application is respectfully requested.

FEE CALCULATION

Any additional fee required has been calculated as follows:

	Claims Remaining After Amendment	Highest Number Previously Paid	Number Extra Claims Present	Rate	Additional Fee
Total	89	- 89* =		x	
Independent	8	- 8** =		x	
First presentation of Multiple Dependent Claim(s) (if applicable)					
				TOTAL	0.00

*not less than 20 ** not less than 3

No additional fee is required.

In the event a fee is required or if any additional fee during the prosecution of this application is not paid, the Patent Office is authorized to charge any underpayment or credit any overpayment to Deposit Account No. 50-2215.

CONTINGENT EXTENSION REQUEST

If this communication is filed after the shortened statutory time period had elapsed and no separate Petition is enclosed, the Commissioner of Patents and Trademarks is petitioned, under 37 CFR 1.136(a), to extend the time for filing a response to the outstanding Office Action by the number of months which will avoid abandonment under 37 CFR 1.135. The fee under 37 CFR 1.17 should be charged to our Deposit Account No. 50-2215.